

# Steer

Issue 44

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STEER YOUR BUSINESS | THE MAGAZINE

## Increase your probability of success

Tony Saxby

## Would you still do what you do if you didn't get paid for it?

Sheena Whyatt

## Quiet Hiring Is this the new HR catchphrase?

Denise Murphy

## What is Competitor Research & Why is it Helpful?

Spark Agency



**BUSINESS DIRECTORY**

A USEFUL LIST OF SPECIALIST BUSINESSES

# Editor's Review

Welcome to the Spring issue of Steer Your Business.

I can't believe that we're in March already with the weather still so cold and wet but business goes on, whatever the weather.

We have some fabulous articles for you in this issue to really get your mind thinking about your business and what you need to do to grow. Whether it's getting your finances under control or employing staff, we have something for you.

We also have an article from Ashford College about the new T-levels which I have to confess, I didn't understand until I visited the College recently and spoke to some of the business students.

We also have an article from Howard Vale about video. Video is something we should all be doing more of, including me, and Howard can really help make the process much easier and less stressful. We have some great advice on following-up on networking. That really is where the magic happens as Caroline says.

Our business directory is growing and is a great place to start if you are looking for help in your business.

As always, have a great couple of months and don't forget to follow us on social media. We love to hear what you think about the magazine and how we can support you further.

Sally



Sally  
Marshall

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# Contents

**04** NEWS FROM THE BEACH  
**Sally Marshall**

## Finance

**06** BUSINESS RECOVERY  
**Louise Barker**

**07** INCREASE YOUR  
PROBABILITY OF SUCCESS  
**Tony Saxby**

## Business Growth

**12** FOLLOW UP MAKES  
NETWORK MAGIC HAPPEN  
**Caroline J Andrew-Johnstone**

**13** WOULD YOU STILL DO  
WHAT YOU DO?  
**Sheena Whyatt**

## Training

**15** T LEVELS: THE BUSINESS-  
FOCUSSED QUALIFICATION  
**Ashford College**

## Business Planning

**18** BUSINESS PLANS: THE  
UNPLANNED PLANNER  
**Kath Parrington**

## Productivity

**23** HOW TO INCREASE  
PRODUCTIVITY &  
EFFICIENCY  
**Kelly Barrett**

**24** BUSINESS DIRECTORY  
**A unique list of useful business contacts**

## Human Resources

**09** TAKING CARE OF YOUR HR  
HEADACHES  
**Claire Robinson**

**10** QUIET HIRING  
**Denise Murphy**

**11** EMPLOYEE ENGAGEMENT &  
CULTURE  
**Maria Wilson**

## Legal

**14** WHAT DO I NEED TO THINK  
ABOUT IF MY BUSINESS  
NEED PREMISES  
**Aly-Young**

## Health & Wellbeing

**16** MENTAL HEALTH: COMBATting  
STRESS – ESPECIALLY IN THE  
WORKPLACE  
**Rosie McGilvray**

## Creative

**19** CLARITY OF BRAND VISION  
HELPS IMPROVE YOUR  
COMMUNICATION  
**Joanne Parker**

**20** WHAT IS COMPETITOR  
RESEARCH & WHY IS IT  
HELPFUL  
**Sparks Agency**

**22** THE POWER OF VIDEO  
**Howard Vale**



# Create amazing networking opportunities at our next event

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## INFORMAL NETWORKING

Wednesday 5 April 2023  
Kipps Alehouse, Folkestone, Kent  
4.30 pm - 6 pm

Wednesday 19 April 2023  
The Curious Brewery, Ashford, Kent  
3 pm - 5 pm

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## NETWORKING LUNCH

Thursday 9 March 2023  
The Curious Brewery, Ashford, Kent  
12 noon - 2 pm

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All events can be booked via Eventbrite  
and can also be found on the website:  
[www.steeryourbusiness.com](http://www.steeryourbusiness.com)



Join us for the next  
meeting

For more information  
please contact:  
[Sally@steeryourbusiness.com](mailto:Sally@steeryourbusiness.com)



# News from the *Beach!*

The topic of networking has come up time and time again in recent conversations.

If no-one knows what you do and how you can help them, they are never going to pick up the phone and call you.

It sounds obvious I know but you'd be surprised how many businesses there are out there that no-one knows about! Scary if that business happens to be yours.

Networking can take many forms from chatting to people at the school gate, in a coffee shop or walking through the park or along the beach.

When you take an interest in other people and ask them what they do, they tend to ask you about what you do as well. Sometimes there is a synergy instantly and sometimes it takes a bit longer but it all starts with a conversation.

I have reconnected with people I knew from my networking before the pandemic and it's amazing how the conversation just picks up again where we left off.

Building a relationship with your prospects so that they know who to call when they need help is key. If you talk to someone just once, they tend not to remember you. If you catch up with them reasonably regularly, then they know who you are, what you do and how you can help them.

I'm sure we've all been to networking events where someone has handed out cards or brochures without saying anything. It happened at one of my events

where someone gave everyone a pen and literature but didn't actually speak to anyone, including me as the host. Before I had a chance to talk to her, she had left. The next day she posted on LinkedIn that it had been a fabulous event and she'd made so many new contacts! I'm not sure how she did that when no-one had spoken to her or knew her name. I'm not even sure what business she was in so it's unlikely she would have received any calls afterwards.

Networking is more than about turning up as someone said to me recently. It's about chatting to people about anything and everything so that you get to know each other. It might take a little while, but you will get on to business eventually so be patient.

At a recent networking lunch that I hosted, someone asked one of the attendees what he did. They then asked about something he'd said and the stories started. Some were a bit gory and it was before lunch but ... by the end of lunch, everyone knew what he did, what sort of clients he was looking for and what problems he solved.

Networking works but be patient!



To find out more:

**sally@sallymarshallgroup.co.uk** or call me on **0777 171 4221**.



# Business Recovery: What are the typical solutions businesses are presented with?

Whether you are talking about business rescue, recovery or restructuring, these are all terms used for the process of helping repair a business which is experiencing financial difficulties.

Depending on the financial position of the business, how long the fire fighting has been going on and the immediate pressures being faced, this can involve a number of solutions including raising additional finance, reconfiguring company operations and finances and can also include engaging an Insolvency Practitioner to assist.

Since the start of the pandemic, the financial plans and business models of businesses have been disrupted, forcing many companies to take on extra debt. Even with the low interest rates on Government-backed loans, repayment plans are proving challenging for many. A thorough review of its finances and the implementation of a well thought-through restructuring plan can enable a business not just to survive but to thrive.

## The most common procedures used in these situations are:

### CVA (Company Voluntary Arrangement)

This procedure allows companies to propose and implement repayment plans or offer alternative methods to compromise their liabilities based on what it can afford. This is generally used for viable and profitable companies that are struggling with cash flow problems.

The core objective is to save the whole business. It can continue to trade and is protected from creditor enforcement action (as long as the CVA is approved), the directors stay in control and will provide creditors (and other stakeholders) with a much better financial outcome than if the company goes into Liquidation.

### Administration

The Administration procedure is used by companies under severe pressure from creditors. It is for viable businesses that require breathing space to regroup and implement a survival strategy by putting an immediate protective ringfence around the company.

In this instance, Insolvency Practitioners take control of the company and consider whether trading the business and returning it to profitability is viable. If it is not, they may look to sell part or all of the business to rescue it as a going concern, save jobs and achieve a better return for creditors than through Liquidation.

### Re-financing

Many businesses are struggling with cash flow right now. This could be due to a build-up of debt, juggling the repayment of a number of loans, reaching financial limits with banks and creditors or any combination of these problems.

By re-financing, viable companies can secure sufficient cash resources to get back on track and grow. As well as traditional bank finance methods, businesses can look at solutions such as Asset-Based Lending and Invoice Discounting as ways to generate additional and less costly funding.

The first step is to work out your exact needs and then identify the best potential funders for the business. Next, a comprehensive financial forecast needs to be prepared for submission to funders. This should cover future growth plans, as well as the immediate recovery plan. Inevitably, this process takes time, so the sooner business owners get started, the better.



Louise Barker



If you would like to understand more about the solutions above, contact Mark Boast, Director at Opus Business Advisory Group on **07719 046 982** or email him at **mark.boast@opusllp.com**.

# Increase your probability of success

5 ways your business can thrive in 2023 and beyond.

It's 2023, and the world is still dealing with the consequences of the pandemic. Companies of all sizes have had to make hard decisions. Others had to close. And countless people have left the corporate world to chase their own dreams and start new ventures.

Knowing that the next 12 months can go in several different directions, how can business owners put together a plan of action not only to survive this year but to take advantage of opportunities and thrive?

Three central themes emerged last year for small-to-midsize businesses:

1. Businesses that started digitalizing to survive will now continue to thrive.
2. Certain COVID-19 implications accelerated digital transformation, resulting in unforeseen benefits for small business.
3. Payments will be central to business success going forward. Below are five ways to increase your probability of success in 2023. The key to incorporating them into your business is to do so proactively rather than reactively. Be confident in your decisions, but also have contingency plans in place.



## 5 Strategies to Implement for a Successful Business

### 1. Create a GPS plan and review it regularly

After you have set your strategic goals for the year (usually a specific number such as revenue or profit), take time to plan out exactly how you will achieve your goals – a GPS plan. A good plan includes monthly revenue projections from existing clients and new clients. It also lays out everything you need to do from marketing to hiring new employees, investing in equipment to opening new locations. A well thought out plan will include every step you should take from today until December 31, 2023.

You must treat your GPS plan as a living, breathing document. Keep a copy nearby so you can refer to it on a regular basis. Set up monthly meetings with

*Continue overleaf*



Continued from page 7

key people on your team as well as advisers (e.g., lawyer, accountant, business coach) to make sure you are still on track for the year.

## 2. Play the what-if game

What if you lose a key client? What if your business gets hacked? What if you or one of your partners require time away? This what-if game addresses many of the unknown issues that keep you up at night. Often, business owners don't want to address their biggest fears because they don't know what to do if those fears become reality.

Let's address them. If you lost a client or failed to win a contract that you projected to land, you must then commit to either finding a new client or getting more revenue from existing clients. Look into disability insurance to cover your business in the event a key member of your team should need it. Train your staff on cybersecurity measures to provide at least some measure of resistance against hackers. Additionally, keep your data in the cloud and back it up.

## 3. Form stronger virtual connections with your customers and prospects

How has your company maintained relationships with customers and prospects since March 2020? If in-person meetings and events were critical to your business, then the pandemic tossed one massive monkey wrench into your plans. If you are still in business today, then somehow you managed to successfully maintain connectivity with the people and companies that played an integral role in helping you hit your goals until now.

Since the pandemic approximately six in 10 companies opened new lines of business or changed their products and services. Technology adoption such as contactless and mobile payments aligned almost seamlessly with the changing buyer behaviours of their customers. Digital connectivity will be a top resource in business where virtual transactions and e-commerce will remain vital channels for all companies.

## 4. Don't let time thieves steal your most important currency

One of the biggest differences between successful people and those who fail is the way they manage their time. Some people invest their time wisely while others foolishly spend it without getting any kind of return on investment.

How do you manage the time in your waking hours? Do you break it down into sections? Do you have a plan on how you will spend your time each day? Here's a tip: the more detailed your daily plan, the better your chances are for daily success.

84% of respondents said they used the pandemic to streamline business operations to be more efficient

and cost effective. Many companies, in the middle of chaos, saw an opportunity to improve productivity.

## 5 Stay on top of your financials – especially the variable costs

If we learned anything from the past two years, it's that business can be wildly unpredictable. When supply chains became bottlenecked, the ratio between supply and demand grew more unbalanced and the cost of everything kept going up. Labour, materials, goods and services grew by double and sometimes triple digits over the past 12 to 24 months.

Without tracking variable costs weekly – and raising prices or rates when necessary – business owners might find themselves in a painful financial squeeze. You could be losing money with every sale you make today.

It is imperative that your bookkeeper or accountant tracks all variable costs associated with your business. They might suggest looking for alternative suppliers, cutting back on certain products or services that have become too expensive or getting a line of credit to deal with the ebbs and flows of your cash flow. The more information you have on your financial situation, the better your chances for success in navigating uncharted waters.



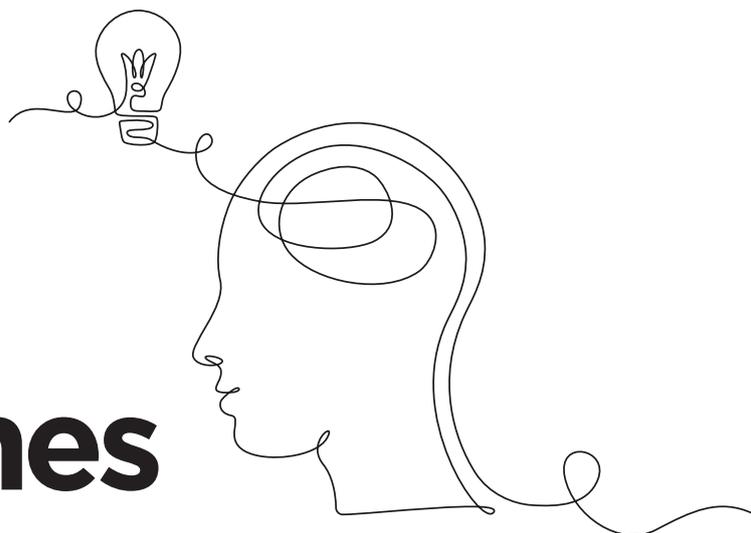
Tony Saxby



I would welcome a 10 minute conversation to discuss how Worldpay from FIS® has helped similar businesses to yours grow their revenue, reduce their costs and improve the buying experience for consumers, simply through an improved payment experience.

If you would like to learn more please reach out to me. Tony Saxby, Corporate Sales Director  
**Tony.saxby@fisglobal.com | 07789354358**

# Taking care of your HR headaches



Employee lifecycle solutions to help maximise your payroll investment

Employment legislation is continually being updated, and it can be difficult for businesses to navigate around this minefield and ensure that they are both compliant and doing the right thing by their employees.

Each HR-related situation has different influencing factors, and the relevant policy, contract of employment, and length of service should be considered.

*Hannah Jane Dobbie, Head of HR Consultancy Services at Azets*, looks at some real-life queries below:

## 1. I'm ready to take on my first PAYE employee, what do I need to think about?

First, register a PAYE scheme with HMRC, issue them with a contract or at least meet the legal minimum requirements of the Employment Rights Act in a written statement of particulars. Your employee will have some 'day one rights' and you need to determine provisions for pensions, sick pay and holiday entitlement. Ensure you have the legally required policies in place, take data protection into account, think about a job description, probationary period, and any business protections you might want to put in place.

## 2. An employee is off on long term sick; do I have to keep paying them?

The answer here is likely to be yes. You should think about the nature and length of this person's illness and future ability to render good service when determining next steps. Make sure the relevant reports and/or certification are acquired. Consider consistency and your obligations under the Equality Act.

## 3. Do we need to pay overtime and at what rate to part-time staff?

Part-time workers have had protection under the Part-time Workers (Prevention of Less Favourable Treatment) legislation since 2000, meaning they have to be treated the same as full-time workers. Contract

terms, and overtime policy should be clear. Overtime may not apply unless a certain number of additional hours have been worked; it may be that hours up to the full-time working week are paid but only at normal time; or different overtime rates may apply to evenings and weekends.

## 4. I overpaid my employee; can I get the money back?

Yes, potentially, but it depends on their contract. You want to avoid an unlawful deduction of wages claim, however with the right wording, you are able to reclaim any monies overpaid to an employee. This includes deductions where there's not enough money in final salary payments.

## 5. A lady is on maternity, does she still get a pay rise and bonus?

Generally, yes, but there are a number of considerations, like contractual terms, bonus criteria and timing of such increases or awards. Bonus awards cannot discriminate on the grounds of protected characteristics. Following the well-known Alabaster case, maternity pay calculations need to take into account any pay rises effective between the start of the Statutory Maternity Pay (SMP) calculation period and the end of the statutory maternity leave. Potentially, leaving open a seventeen-month period and may include more than one pay increase!

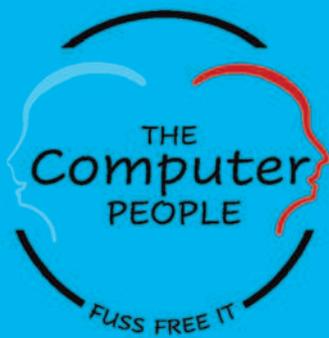


Hannah-Jane Dobbie



Get in touch

For more information or to discuss how we can help to relieve your staffing headaches, email [h-j.dobbie@azets.co.uk](mailto:h-j.dobbie@azets.co.uk)



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## Quiet hiring Is this the new HR catchphrase?

Quiet hiring is actually a term for  
a long-established HR practice  
of redeploying existing staff (and  
sometimes augmenting the team  
with contractors or part-time  
workers).

It's a bit of a buzzword at the moment due to the  
pressures that so many companies are feeling when  
trying to get the right staff in place.

It could be a useful tactic if you are experiencing  
recruitment and retention problems. Reskilling existing  
team members to be able to help out where they are  
needed most may take away some of the acute need for  
recruiting.

Moreover, if you can match the right people to the right  
new roles, you may find it actually helps with retention  
by shaking things up for staff who felt they were stuck in  
a rut (and even quiet quitting themselves).

It may not provide the long-term equilibrium you need  
and you should be careful of things  
like staff burn-out if your team is  
stretched too thin. As a short-  
term solution, though, it could be  
the catchphrase you have been  
looking for.



Denise  
Murphy



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[www.hrdept.co.uk/wimbledon-new-malden](http://www.hrdept.co.uk/wimbledon-new-malden)

# Employee Engagement and Culture

## Successful Employee Engagement Strategies



A recent survey highlighted that with engaged employees, a company has 21% more profitability and suggests that employee engagement increases productivity by 17%.

With the average UK engagement rate of 49%, 51% of employees therefore not engaged, these statistics should definitely not be ignored! In my previous article, I set out the 5 successful employee engagement strategies that an employer should follow to increase engagement with their business:-

- Investing in their employees' careers
- Recognising achievements
- Involving employees
- Give employees a voice
- Ensure a healthy work environment

These are simple but very effective strategies and this article will cover the first strategy in more detail.

### Investing in your employees' careers

Did you know that 94% of employees become more loyal if a company invests in their careers? By providing employees with a clear career path, it can release their true potential and a company will benefit from this in the long run. When employees have the opportunity for career development, they are more likely to get involved in the day-to-day operations of a business more actively and become invested in its future.

Helping your employees grow professionally can mean offering training or educational benefits, this can also mean working with employees to develop their own career goals and how best they can achieve this.

When employees are regularly trained this results in a highly skilled workforce, keeps them up to date with ever changing technology and ways of working, enables your employees to provide a first-class service to your customers and in turn increases employee performance and loyalty. It goes without saying that better customer service increases the likelihood of repeat business from loyal customers, which improves the overall performance and profitability of the business.

By developing employees to become future leaders with clear development plans that are regularly reviewed, actioned and adjusted where necessary, means you are able to grow people into future leadership roles. Having robust development plans in place will also attract the best workers when recruiting and stating employee development as part of your benefits package, shows that you are a company who

care about their employees and are willing to invest in their careers. Throughout my career, I've worked with some employees who are quite content in their roles and are not looking to develop into a future management position or want to become the next head of department or a future Director within their company. These employees can usually be very valued, hard-working, loyal employees and managers are often concerned how to keep them motivated and not risk losing them if they are not looking for development with their current employer.

My answer is very simple; continue to recognise their achievements, value their contributions and loyalty and provide opportunities for extra responsibility within their existing role. This will help them to keep motivated and engaged.

Some suggested ideas can be involving them in the induction and training process of new employees joining their team, or perhaps becoming a buddy or even a mentor for new employees. They could become involved in a long-term project or in the design and implementation of a new policy or process. These are all effective ways of engaging and motivating employees who want to continue within in their existing roles.

Engaged employees will feel a strong sense of urgency in their work and become more focused on the job, which all adds up to an improved overall performance and profitability of your business.

At Saxon HR Consultancy I run a number of employee and management training sessions and a management development programme for new or aspiring managers which can be delivered in house or off site.

Please contact me if you would like further information.



**Maria Wilson**



In my next article I will be covering the second of the key employee engagement strategies - recognising achievements. Maria Wilson - Saxon HR Consultancy Ltd  
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# Follow up makes the Network Magic Happen



Showing up to a networking event is only the start. The fortune is in the follow up...

I talked last time about perfecting your pitch for networking meetings. I've been networking for 12 years and am lucky enough to now be Managing Director of 4Networking. This hasn't happened by chance. It has happened because I have built relationships over time and by keeping in touch with people, even if we won't do business together any time soon.

After any networking meeting it's important to maintain and strengthen the relationship you have established with others you have met in the room. Here are some tips on how to follow up effectively:

1. The most magical word in English is "thank you." Within 24 or 48 hours of the meeting, send a personalised email thanking the team running the meeting, the speaker if there was one. Thank that person for their time and any insights they shared. A testimonial or post on LinkedIn will go a long way to strengthening the bond started in the meeting. Thank those 1-2-1s you may have had during the meeting
2. Connect on LinkedIn: If you spoke to people 1:1 or in a breakout room, connect with the person on LinkedIn. If you haven't already. Include a brief message and mention something specific you discussed to remind them of your conversation.
3. Follow through on promises: If you promised to send the person any information, such as a link to an article or a referral, make sure to follow through promptly with that. Doing what was promised builds a great first impression.

I'm sure we have all been to networking meetings where the next thing that happens is that you appear on an email list. Apart from being dubious from a data privacy

point of view, it does nothing to create or deepen a potential business relationship. If anything, it reduces the chances of you working with someone who has clearly no genuine interest with you.

Keeping in touch, even if you don't have a specific reason to follow up, is a good idea. Keeping in touch with your contacts periodically maintains the relationship. Consider sending a quick email or message to check in and see how they're doing. You will likely come across them again networking and they will remember that you kept in contact and will have you in mind for themselves and as a referral for their wider network.

Over the last twelve years I have perfected a foolproof system covering a few steps that anyone can use to craft an elevator pitch that has taken me from networking novice to the owner of 4Networking. I would like to invite you as my guest to a free meeting so that you can learn the true power of networking. And always remember that networking is 20% showing up and 80% following up. Following up effectively needs you to develop another key listening skill, listening. And I'll talk about how you can be a better listener next time.



Caroline J Andrew-Johnstone



Visit <https://4nonline.biz> to learn more and claim your free meeting, or get in touch with me at [caroline@4nonline.biz](mailto:caroline@4nonline.biz)



# Would you still do what you do if you didn't get paid for it?

Interesting question isn't it? Would you still do what you do if you were doing it for free (ignore this question if you work as a volunteer, obv).

I get a certain amount of criticism about offering free mini coaching sessions – so much so, I wrote another blog about it which you can find here. There is this idea that giving your time away for free is somehow 'unprofessional', 'desperate'. Etc. Which I think is utter bollocks, as you'll see when you read the full blog. I wrote another blog about it, which you can find here:

<https://tinyurl.com/KAPOWBlog>

But what is interesting is thinking about what you do in your business that could be considered 'doing it for free'.

The last time I checked, we all have the same 24 hours available to us in the day. The same amount of actual, physical time to do stuff/eat/watch crap tv/read improving books/sleep/be a human – all that jazz. I choose to make 6 of those 24 hours the time I spend in my business. So, I have to fit all the 'business' stuff in to that time if I don't want to encroach on the other stuff.

Now let's just think about that for a minute. I need to make those 6 hours the most productive six hours I can – which is why I created my productivity pack to help me do this. It works. Get one. It will help you – Grab yours here:

<https://tinyurl.com/KAPOWGetYoursNow>

Back to the point Sheena, back to the point.

Those six hours I need to be the best six hours for my business each day. Which brings me back to asking if you would still do what you do if you didn't get paid for it. I wouldn't.

**\*\*GASP\*\***

**You read that right.**

Would I do what I do if I wasn't being paid for it? Of course I bloody wouldn't. I run a business – that business needs to make me some income, otherwise, what's the bloody point of spending 6 hours every day doing it? There is a lot more I could do in that six hours that I'm not paid for – like spending time in my increasingly unruly garden, doing more crafting, more cooking, more reading – more of the 'being a human' stuff. So why do business owners feel they need to say things like 'I love what I do, I'd do it for free if I could'.

Bullshit.

If you would do it for free if you could, you'd be doing it for free already. What this question actually does is makes us look at how we feel about our business.

- Do you love it enough?
- Does it still excite you enough?
- Do you still want to make a difference?
- Do you still want to help people?

If you can answer yes to all those questions, then you have a great relationship with your business. If you can't answer a wholehearted, genuine yes to all of them, then you might be falling out of love with your business.

Sometimes that starts with resentment about the time you are spending in your business that you are not getting paid for. Except you are. Or you should be. You see, there's a lot of 'stuff' you do in your business that you feel you aren't charging for – but you should be. If you charge an hourly rate, like I do, then that rate needs to cover all the stuff you are 'doing for free'. The marketing, the networking, the accounts, the admin, the routine stuff that makes your business a business. If you aren't doing this stuff (or outsourcing it to someone else), then you don't have a business. Sorry. You have an engaging hobby. If that shocks you, then you need to look at your pricing. If your pricing doesn't cover the 'free stuff', then you are right to feel that resentment towards your business.

Doing what you do without getting paid for it is not a noble question that requires a selfless answer – it's a question to make you look at how you currently do business and what you may need to change about that.

- Do you have a clear pricing strategy?
- Do you have a clear marketing strategy?
- Do you have a clear networking strategy?
- Do you have a clear cashflow strategy?



**Sheena Whyatt**



If you can answer yes to all of that – well done you. If you can't – then book a free coaching session with me & we can talk about how I can help you with all that stuff.

If you're not ready to make the investment in your business of working with me just yet, then download this Supercharge Your Pricing workbook instead:

<https://tinyurl.com/KAPOWPricing>

It will help. If you let it.

[sheena@kapowme.com](mailto:sheena@kapowme.com) | 07825 173901

# What do I need to think about if my business needs PREMISES



In the beginning many businesses can be run from home. If that is how you are running your business, then a couple of things to be aware of:-

- Most home insurance does not cover any losses arising from a business operation. In order to protect yourself and not invalidate your insurance or find yourself exposed to any losses, it is best to talk to your home insurance provider. This is particularly the case if you invite clients to your premises. The same goes with your mortgage company.
- If you are using your home as an office, you can claim an allowance against the business. Talk to your accountant about this.
- Be aware that if you are trading as a sole trader and using your own home, this could be vulnerable if someone brings a claim against you. This is a good reason to consider setting up as a limited liability company - refer back to section 1 of this guide for further information about that.

If your business has outgrown your home, then you may be thinking of acquiring other premises. There are various ways of accessing land or office space.

## FREEHOLD

This is the highest level of interest you can hold in land and you will be the legal owner of it until you sell it. Downsides are this is usually a very expensive way to acquire property and there is environmental risk if you are running certain types of businesses. On the plus side, it is an asset which usually increases in value (subject to Capital Gains Tax).

## LEASEHOLD

Leases are very flexible ways of owning land in that they can be for any period of time and for any area as agreed between you and the legal owner of the freehold (landlord). Be aware however that a long lease

is a liability as well as an asset, especially if you end up outgrowing the space and/or winding up your business. Leases may also be Full Repairing, which means you will have the cost of repairing and maintaining the premises. There are often arguments between landlords and tenants at the end of the term, over "dilapidations" i.e. the amount of work that the tenant needs to do to hand back the premises in a good condition to the landlord. For this reason it is always important to keep a good record of the condition of the building at the beginning of the lease - taking photos and even getting a surveyor's report to show what state it was in, when you first occupied.

## LICENCE

Many businesses find it helpful to take short term lets of office space, particularly in business parks or centres. These are usually easy to terminate and cheaper than leases and there is less expected of a licensee in relation to the upkeep of the building. On the downside, there is less security. Each way of using premises has advantages and disadvantages. As with all arrangements, it is important to read the terms properly so you know what you are getting yourself into.

**Aly Young**  
Law



Contact Aly Young  
Business Solicitor  
Call **07922 042 816** or  
email **aly@ay-law.co.uk** Please visit our  
website: **www.aly-young-law.co.uk**



Aly  
Young

# T Levels: the business-focused qualification

Designed to enable learners to progress seamlessly into the labour market once they finish their studies, the Government's new qualifications are an excellent way for businesses to shape and benefit from students' learning experiences.

T Levels are two-year courses that are equivalent to three A Levels, and require 45 days of work placements before completion. Here are just some of the ways T Levels can enhance your business.

## Recruitment

Instead of studying several subjects, students who choose a T Level will be committed to just one field. This means they will enjoy more specialised and focused training in the careers they have decided to pursue. By taking on students for work experience, you'll be able to grow your talent pipeline and attract a new generation of recruits from new sources. It would also allow you to assess the cutting-edge skills and knowledge that potential future recruits will have learnt in the classroom.

This is an excellent way to tackle the skill shortages seen across many industries, rapidly streamlining the recruitment process.

## Fresh perspectives and skills

Taking on students for work experience or straight after graduating will give you insights into the latest understanding and skills for your sector. This, in turn, can give your teams an overall boost in knowledge, as well as a renewed motivation to upskill.

A new generation of workers brings a different perspective to industry-relevant issues and how to make your company more attractive to younger consumers. Fresh eyes and modern skills training can lead to unexpected solutions. By registering your interest in taking on a student for work experience, you can also influence the learning of young people while benefiting from these new ways of thinking.

## Reputation

Taking on a T Level student for work experience can grow your brand reputation among potential new recruits and more widely in the community, demonstrating your commitment to diversity.

Through nurturing the training of a wide range of students, you can create case studies to promote your credentials as a good employer and highlight your record as a learning and development organisation.

T Levels are still being introduced elsewhere in the country, so by being an early adopter you'd be recognised as an innovative and forward-thinking business. Strengthening ties with the local community, business leaders, and education providers, this will enable you to further enhance your talent pipeline and company.



## Staff development and satisfaction

With work experience students and new graduates come opportunities for your staff to be mentors, supervisors or line managers. This will provide them the chance to gain new management and mentoring skills, whilst also bolstering their confidence and job satisfaction. To be entrusted with the responsibility of guiding someone new to the working world creates an employee who feels valued, challenged and developed.

## How you can get involved

EKC Group is one of the largest T Level providers in Kent, with T Levels available to study at all six of its Colleges across a range of industries. EKC Group's offer is supported by a long-established team of Industry Liaison Officers, who will help you find the right candidates and support you throughout the work experience process. Search [ekcgroup.ac.uk](https://www.ekcgroup.ac.uk) to find out how you can access the benefits listed above.



Contact us for more info or to attend our open day - **01233 743100** or visit us at <https://www.ekcgroup.ac.uk/colleges/ashford-college>

Ashford  
College

# Mental Health: Combatting Stress – Especially in the workplace

One in four people are affected by a mental health condition every year (Mind, 2020).

Mental health is a phrase we hear more and more often these days. Since the Covid pandemic we hear the number of people suffering with mental health conditions has risen dramatically.

But, what is it? Mental health encompasses our emotional, psychological and social wellbeing and affects how we think, feel and act. Mental health is an umbrella term that covers a multitude of symptoms and illnesses, just as our physical health does.

## Anxiety & Depression

Thriving employees lead to better business outcomes. With £1 trillion being lost globally every year due to anxiety and depression, there are huge benefits to be gained from end-to-end mental healthcare and mindfulness and ensuring that we do the best for the directors and employees in our companies.

## The Power of Exercise

One way we can help to improve our mental wellbeing is by exercising. Exercise reduces our stress hormones cortisol and increases our endorphins which are our feel-good hormones. If we perform an exercise that is focused on mind and body such as Pilates we can gain even more benefits.

By actively concentrating on a specific movement, being aware of the body as it moves and how it feels in the moment we create a sense of mindfulness. Mindfulness, another buzz word we've all heard, is key to helping calm our mind and in turn improving our mental health.

As part of a Vitality health insurance plan, members are encouraged to exercise, are given a range of tools and support to help them exercise and do mindful practise. Vitality then reward their members for doing so.

## Targeted Nutrients

In today's world, our bodies are constantly subject to known and unknown stresses. Many of us are aware of irritation from mobile alerts and calls, emails, or family strife, but are less aware of surreptitious irritants like traffic noise, pollution, and light. These all bombard the system, triggering our "flight, fight, freeze" mechanism, causing a continual release of chemicals from the adrenal glands. As a one-off surge, this is highly effective at getting us out of trouble, but the raised cardiac effort and decreased digestion resulting from a continual stream provide, it is thought, the foundation for chronic disease.

Taking targeted nutrients known to counter this continual stream supports the body through stress, enabling it to repair itself when suitable lifestyle changes are made. Specific nutrients support the fatigued adrenal glands helping them return to normal function. They also support the heart and circulatory system so that vital nutrients can be delivered to where they are required, and waste matter removed. Increased microbe diversity will bring improved digestive function and health, enabling gut repair. It also stimulates, within the gut, the production of mood regulating hormones. These, through the super highway to the brain (vagus nerve) help reduce stress.



As part of a Vitality health insurance plan, members are given access to a range of partners offering discounts and incentives to eat healthily.

#### Health Insurance - Helping You Combat Stress

Getting help via the NHS for stress management is virtually impossible to access. The only alternative is to choose to use the private sector.

Vitality Health insurance offers all its' members support for mental health. It spans preventative measures and early intervention treatment, such as having as up to eight CBT and counselling sessions per person within Vitality Health's Talking Therapies network. In addition to this, Vitality give their members a full year FREE access to Headspace, a highly regarded mindfulness app.

As an optional cover, Vitality include unlimited in-network Talking Therapies, plus further cover for out-patient, 28 days as in-patient and day-patient treatment.

#### Discover More

From a business point of view, offering health insurance as part of an employees' remuneration package helps with staff retention and recruitment - as it is seen by staff as a very big perk indeed. It gives staff a good sense of wellbeing, knowing that the company is supporting their employees.

There is the added benefit of motivation to consider too. Companies who invest in their staff - their most precious asset - are rewarded with employees who want to be at work, knowing that they are being looked after quickly should the worst happen.

Obviously, we would want to look after our family members as well. The good news is that they too can be included.

If you are interested in discovering more about private medical insurance and the benefits, please contact me to have a no obligation discussion about the needs of your company.

**my**  
**MEDICAL**  
**COVER**



**Rosie**  
**McGilvray**



Contact me: Rosie McGilvray - My Medical Cover Ltd  
Book an appointment with Rosie  
LinkedIn: [linkedin.com/in/rosie-mcgilvray-77485217/](https://www.linkedin.com/in/rosie-mcgilvray-77485217/)  
Website: [my-mc.co.uk](http://my-mc.co.uk) | Tel: **01765 357 257**  
Mobile: **07814 103 774**



# Business Plans: The Unplanned Planner

You've got a Business but you don't have a Business Plan, is that right? Don't worry. You are not alone!

You may tell yourself you are the worst planner in the world. You may well be one of those people who actively hates planning, with a passion. You'd rather go away and stick pins in your eyes than sit down and write a plan. The thought of planning sends you running off to hide your head under the duvet.

But just stop. Stop and think. Just for a second. I suspect there will be times in your life when you actually prove to be the most amazing planner.

Think about a good night out. It often starts with shopping. You need a new outfit. Clothes, shoes. You manage to organise all that in time for you to actually wear it. In our modern online shopping era, that often means planning days in advance. Then there's the night out itself. You agree where you're going to meet up with your mates. You know roughly the time, to within an hour or so. You've probably worked out where you're going to get ready, what you're drinking as you're dressing to impress. Who's sharing the taxi with you, and where and when you're picking them up. Guess what? You have a plan there.

What about your holiday? You start planning your holiday months in advance. You know your destination. You've sorted your flights and accommodation, trawling through the internet to get the best possible deal. You've booked your time off work. It's ruled out of your work diary. You know how much spending cash you need to save up and how long that's going to take. And how many extra hours you'll need to work to cover that. You start your Facebook countdown timer. You plan your "Have I mentioned I'm going on holiday?" posts. You plan how you're getting to the airport. You manage to put an 'out of office' message on your emails. You might even have planned the t-shirts - "What goes on tour stays on tour".

No matter what you tell yourself, when it comes right down to it, you can actually plan. You might even concede that there's some of that planning that you quite enjoy...well maybe just a little bit?

So, why is it that someone who's clearly a capable planner shuts down at the thought of planning a pension? Why is it that you would rather get lost in Tik-Tok for hours on end than plan how to increase your business sales by 50%?

Take a look at when you do actually plan. You'll probably find there's a common theme. If we want something badly enough. If you really, really, really want something, you'll plan to make it happen.

So, that thing that you're avoiding planning. Find a way to make it real to you. Make an emotional connection to it. Stop it being theoretical, about the numbers. Find a way to make those numbers represent something to you. Something that you really want.

Making your plan about something you really want is at the heart of a really good Business Plan.

Who knew?

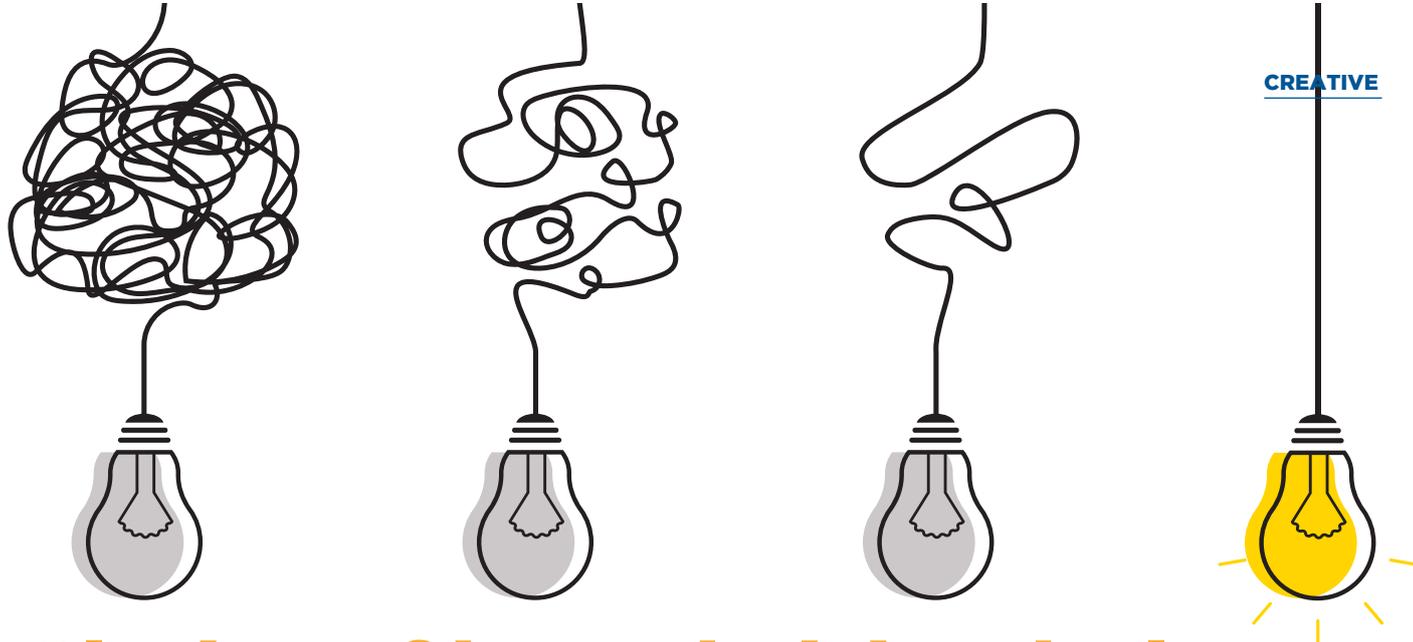
“No matter what you tell yourself, when it comes right down to it, you can actually plan.”



Kath Parrington



Contact Kath Parrington on [kath@mymasterplan.co.uk](mailto:kath@mymasterplan.co.uk) or 07803 503710  
[www.mymasterplan.co.uk](http://www.mymasterplan.co.uk)



# Clarity of brand vision helps improve your communication

Your brand vision or knowing how your business will make a difference in the world should be what gets you out of bed in the morning.

Your brand vision provides the direction for your business. It encompasses your values and your purpose. If you are a small business, you might think this is irrelevant and something that only bigger companies need to worry about. Not true. Whether you are a sole trader or a multinational, it helps to have a clear brand vision that shapes what you do and defines why and how you do it.

## My brand vision

For my company, JP Writing Services, my brand vision is to 'help companies gain more visibility by writing compelling content that meets their business objectives.'

It is a simple vision. It won't bring about world peace, end poverty or fight climate change, but if the people I work with learn to communicate more effectively, it might enable them to do so!

Once you know where you are heading, you can determine how you will get there. Shaping the way you run your business will be your values. The closer you align your business to your values, the better you will feel and the more productive you will be.

## My brand values

My values are:

- Reliability
- Integrity
- Creativity
- Sense of challenge

They inform everything I do. They are how I would want others to think of me, and they are the values I look for in the clients with whom I work. The more your business is in harmony with your brand values, the better you will feel and the more successful you will be. If you have ever had the unfortunate experience of working with people who do not share your values, you will have noticed how unhappy it makes you. They drain your energy. You are constantly clashing and have different views on how to get the job done. If money drives your colleagues and you

are more concerned about reducing waste, you will have a different approach to doing business.

## Capturing your brand vision and values

Your brand is so much more than your logo and colour scheme. However, your corporate identity is the outward display of what your company stands for. Therefore, your logo and marketing need to reflect your vision and values. This is particularly important in the way that you write. Your tone of voice needs to reflect your brand. If you are a young, quirky brand, your copy needs to use slang, contractions and emojis. If you are the opposite and want to portray an image of professionalism and stature, then you will reject such things and opt for more formal language.

## Keeping everyone on the same page

In companies with many employees, the brand vision helps keep everyone focused in the same direction. When staff members clearly understand the company's values, the environment in which it operates, and what the business seeks to achieve, they know how to behave and contribute to the organisation's goals.

Have you got a clear understanding of your brand vision and values? An easy exercise that can help to give you clarity is to ask yourself a series of 'so what' questions. Start by asking yourself (and your staff) what your brand aims to achieve. Then ask 'so what?' After four or five rounds, you will get to the nub of the issue you are there to solve. Once you have identified your true vision, you can then use that to inform your marketing message.



Joanne Parker



Joanne Parker - JP Writing Services

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# What Research &

It is impossible to know everything when you have your own business, regardless of whether you are a seasoned entrepreneur or it is your first foray into the exciting world of business ownership.

When it comes to sales and marketing, knowing what the best approach is or what you could be doing can be incredibly confusing and stressful, but there are so many resources out there to help you get a clearer idea of what you can be doing and what works - including your very own competitors.

Unless you have developed a truly unique product or service in a wonderful little niche (very well done if you have), you will almost certainly have a whole host of "competitors" to contend with. Although it is something all businesses encounter, it can be frustrating; but, without wanting to sound like one of those inspirational posters, there is opportunity in competition.

### What is Competitor Research?

As you may have guessed, competitor research is essentially what it says on the tin: it is a process where you take a bit of a dive into what your industry and market competitors are up to. There is, of course, a little more to it than that.

**Competitor research** - also known as competitor analysis - is a fantastic way to gain insights into what other businesses in your field are up to, helping you learn how your competition works, and identifying opportunities that you explore to give you that vital edge in the marketplace.

You may well already have a good idea of who your main competitors are, which is a great start; however,

if you are perhaps new to the marketplace, or want to have a bit of a refresh of who may be the new kids on the block, it is well worth carrying out some keyword searches across a collection of search engines and social media platforms to help get a view on who is out there.

### What Can I Learn From Competitor Research?

There is a plethora of useful information and insights you can gain from having a little snoop at what the competition is up to.

When you take a look at what your identified competitors are doing in the marketplace, you can get a valuable view on things like:

- Product or service price points
- Any offers or sales they showcase
- What their website is like, including insights into their content and the customer journey
- Unique selling points (USPs) - what makes them stand out?
- Any customer reviews and feedback
- Whether they are active online via social media or any other channels

Ultimately, these things help you build a picture of what a competitor is doing well and what they may be missing. These insights can help feed into your own marketing strategy or product/service development that may help give you that spark of inspiration.

# is Competitor Why is it Helpful?

## Where Should I Look?

Once you have a good idea of who your competitors are, you can start doing some investigating. There are a whole series of channels that you can dive into when conducting your own competitor analysis, each providing different levels of insights that can help inform your own marketing strategy.

The best place to start would be your competitor's website, if they have one. Here, you should be able to get a view on how they describe their services, what offers they may have, and how easy it is to navigate.

Next up, it is well worth finding their social media profiles - whether that be on Facebook, Instagram, TikTok, Pinterest, or LinkedIn - and make a note of the kind of content they are posting, what sort of imagery or video they use, and what levels of engagement they typically get. This will hopefully give you some ideas on what sort of material works well for your industry on social media, as well as demonstrating which platforms may be most relevant to your business.

Other places to explore would be review based sites, such as Trustpilot or other trade specific platforms depending on your industry. Here, you can see what kind of user feedback and reviews your competitors are getting from customers; this offers valuable insights into what users think they are doing well - or not so well, as can sometimes be the case.

“Competitor research is not cheating, it is just simply taking advantage of valuable resources that are already out there - unless, of course, you're blatantly copying content and images, then that would count as cheating!”

Competitor research is not cheating, it is just simply taking advantage of valuable resources that are already out there - unless, of course, you're blatantly copying content and images, then that would count as cheating!



If you need any help or advice on getting onto some competitor analysis, please get in touch with us at The Spark Agency today on **01303 765390** or email us at **ignite@thesparkagency.co.uk** - we'd love to help!

Spark  
Agency



# The power of video: How it can help your business connect and grow

Videos have become an essential tool for businesses looking to connect with their customers and promote their brand.

The rise of the internet and social media has made it easier for businesses to reach a wider audience, and videos have proven to be an effective way of doing so.

One of the key benefits of videos is their ability to create an emotional connection with viewers. They also provide an opportunity to see and hear the message being communicated. This makes it easier for viewers to relate to the brand and the message being shared, leading to increased engagement and conversions. A well-crafted video can create an emotional connection with viewers, and this connection can lead to increased brand loyalty and sales.

Another advantage of videos is their ability to convey a lot of information in a short amount of time. For businesses that have a lot of information to share, videos provide an efficient way to get the message across. This is particularly useful for businesses that offer complex products or services, as videos can break down the information and make it easy to understand. This makes videos an effective tool for businesses that want to educate their customers about their products or services, and increase their chances of making a sale.

Videos are also highly shareable, meaning they can reach a wider audience with minimal effort. Social media platforms such as Facebook, Instagram, and YouTube make it easy for businesses to share their videos and reach a larger audience. This can lead to increased brand awareness, website traffic and ultimately, more sales. The ability to share videos on social media has made it easier for businesses to connect with their customers and reach new ones.

Videos can also be used for various purposes, such as product demos, customer testimonials and behind-the-scenes footage. This versatility makes them a valuable asset for any business looking to connect with their customers and build a strong brand.

Additionally, videos are easy to track and measure. With tools such as Google Analytics, businesses can track how many people have viewed their videos and how long they spent watching. This information can be used to make informed decisions about future video content and marketing strategies. Understanding how customers interact with videos can help businesses optimize their video content for maximum engagement and conversions.

In conclusion, videos have become an essential tool for businesses looking to connect with their customers and promote their brand. They create an emotional connection, convey a lot of information in a short amount of time, are highly shareable, versatile and easy to track. Businesses that want to stay competitive in today's market should consider incorporating videos into their marketing strategy. Videos can help businesses connect with their customers, build their brand and increase sales. With the rise of video in internet traffic, businesses that don't use video in their marketing strategy will fall behind those who do.



Howard  
Vale



Contact Howard Vale on  
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[info@whirlygigs.co](mailto:info@whirlygigs.co)

# How to increase productivity and efficiency

## Working with a Virtual Personal Assistant

Today, businesses are looking for new ways to increase productivity and efficiency. One of the most innovative ways to achieve this goal is to hire a Virtual Personal Assistant (VPA, like me).

PAs are becoming increasingly popular as more businesses recognise our value, as an extension of their team. One of the roles I undertake regularly is to act as a sounding board for ideas and help plan for the future. Some people still need clarification on what a VPA is - let's define it (but we all vary with skill sets!). A Virtual Personal Assistant is a remote worker who provides clients with administrative, technical, numerical, personal or creative assistance. VAs are highly skilled individuals with the experience and knowledge to help businesses of all sizes. We can do everything from scheduling meetings and managing emails to conducting market research, social media creation and management, event organisation and creating presentations, just to name a few.

One of the most significant advantages of having a VPA is that we can act as a sounding board for ideas. Business owners and managers can discuss their ideas, strategies, and plans with their Virtual PA. Then we can provide valuable insights and feedback that can help fine-tune the vision and improve the plan.

We are also experts in helping businesses stay organised and focused; we can help manage tasks and projects, prioritise important work, and keep the team on track. VAs can also help businesses to plan for the future by creating timelines, goals, and objectives - making the most of their time and resources.

Most importantly, Virtual PAs are also an affordable option for businesses. Most are remote workers and don't require office space or equipment, which can save businesses a lot of money. Virtual PAs also work freelance, so we can be hired for as long as needed.

So many positives, just emphasising the fact that VPAs are a valuable asset for any business. So, if you're looking for a way to increase productivity and efficiency, contact Kelly today!

YOUR  
VIRTUAL PA

### SERVICES

- Email & Diary management
- Admin & Organisation
- Social Media & Marketing
- Event Organisation
- Content & Blog creation
- Business Development
- Plus much more!

MESSAGE NOW



Contact Kelly:

07922 197 614

hello@kellyyourvirtualpa.com

www.kellyyourvirtualpa.com

YOUR  
VIRTUAL PA



Kelly  
Barrett



Contact Kelly on  
**hello@kellyyourvirtualpa.com**  
**07922 197 614**

# Business DIRECTORY

## ACCOUNTANTS



[www.azets.co.uk](http://www.azets.co.uk)



**CH Accountancy Ltd**  
[www.ch-accountancy.co.uk](http://www.ch-accountancy.co.uk)  
 01233 329 545  
[Claire@ch-accountancy.co.uk](mailto:Claire@ch-accountancy.co.uk)

## BOOKKEEPERS



**The Bookkeeping & Payroll Company**  
[www.thebookkeepingandpayrollcompany.co.uk](http://www.thebookkeepingandpayrollcompany.co.uk)  
[inicola@thebookkeepingandpayrollcompany.co.uk](mailto:inicola@thebookkeepingandpayrollcompany.co.uk)  
 07718228702 | 01942 356986

## BUSINESS SERVICES

**My Master Plan**



<https://www.mymasterplan.co.uk/>  
[kath@mymasterplan.co.uk](mailto:kath@mymasterplan.co.uk)  
 07803 503710

**Kapow Business Coach**

<https://www.kapowme.com/>



## TIME TURNER LTD

[www.timeturnerltd.com](http://www.timeturnerltd.com)  
 020 3948 6850  
[ea@timeturnerltd.com](mailto:ea@timeturnerltd.com)



**Jacqueline VA Services**  
[www.facebook.com/jacquelinevaservices](https://www.facebook.com/jacquelinevaservices)  
[www.linkedin/in/jacquifarbrace](https://www.linkedin/in/jacquifarbrace)  
[jacqui@jacquelinevaservices.co.uk](mailto:jacqui@jacquelinevaservices.co.uk)  
 07725949960

## CHARITIES



**Kent Association for the Blind**  
 01622 691357  
<https://www.kab.org.uk/>

## CONSULTANCY



**Sally Marshall Strategy & Performance**  
[Sally@sallymarshallgroup.co.uk](mailto:Sally@sallymarshallgroup.co.uk)  
 0330 1078337

## CRM

**Capsule CRM**  
<https://bit.ly/3KvDhWU> **Capsule**  
 Customer Experience



**Luna Consulting**  
<https://lunacustomerexperience.co.uk>  
[barbara@lunacustomerexperience.co.uk](mailto:barbara@lunacustomerexperience.co.uk)  
 07944 693374

## DIGITAL MARKETING



**Spark Agency**  
**Steer Your Business - The Spark Agency**

## GRAPHIC & DIGITAL DESIGN



**GraphicKat**  
[www.graphickat.co.uk](http://www.graphickat.co.uk)  
 07399 712721  
[Kathy@graphickat.co.uk](mailto:Kathy@graphickat.co.uk)

## HOUSEHOLD SERVICES



<http://www.Uw.partners/glynnis.wisbey>  
[glynnis.wisbey@uw.partners](mailto:glynnis.wisbey@uw.partners)  
 07986 252558

## HR



**HR Dept Wimbledon & New Malden**  
 Denise Murphy  
[www.hrdept.co.uk/wimbledon-new-malden](http://www.hrdept.co.uk/wimbledon-new-malden)  
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 07425 663 175 | 0208 702 8062



**Saxon HR Consultancy Ltd**  
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[maria.wilson@saxonhrconsultancy.co.uk](mailto:maria.wilson@saxonhrconsultancy.co.uk)  
 01795 390 010

## INSURANCE



**E-First Finance**  
 David Faulkner  
[davidfaulkner555@btinternet.com](mailto:davidfaulkner555@btinternet.com)  
 07971 595689



**My Medical Cover**  
[my-mc.co.uk](http://my-mc.co.uk)  
[rosie.mcgilvray@va.vitality.co.uk](mailto:rosie.mcgilvray@va.vitality.co.uk)  
 01765 357 257 | 07814 103774

## LEGAL SERVICES



**Aly Young Law**  
[www.aly-young-law.co.uk](http://www.aly-young-law.co.uk)  
[aly@ay-law.co.uk](mailto:aly@ay-law.co.uk)  
 07922 042 816

## NATURAL PRODUCTS



**Body Shop At Home**  
**Beauty fun with Mrs Crouch | Facebook**  
 07849021521

# Business DIRECTORY

## NETWORKING



**Latte & Live**  
[latteandlive.com](http://latteandlive.com)  
[info@LatteandLive.com](mailto:info@LatteandLive.com)  
 07977 229 001

Small business networking with the perfect blend of opportunity and community.



**The Networking Rebel**  
<https://www.networking-rebel.biz/>  
[rebel@networkingrebel.biz](mailto:rebel@networkingrebel.biz)  
 07970 462981

## PODCASTS

**Ventoux Digital**  
[www.ventoux.digital](http://www.ventoux.digital)  
 07940 516482  
[mark@ventoux.digital](mailto:mark@ventoux.digital)



## RECIPE BOXES



**Simply Cook**  
<https://bit.ly/3MOGfYb>

## SOCIAL MEDIA CONTENT



**Viral Marketing Stars**  
 Canva templates to make content simple  
<https://bit.ly/39IU15U>

## TIME MANAGEMENT



**Calendly**  
 Organise your diary and save time  
<https://bit.ly/3MJY4aD>

## TRAVEL



**Not Just Travel**  
[www.ianandliz.notjusttravel.com](http://www.ianandliz.notjusttravel.com)  
[ian.liz@notjusttravel.com](mailto:ian.liz@notjusttravel.com)  
 07771 683778

## VIRTUAL PA



[www.kellyyourvirtualpa.com](http://www.kellyyourvirtualpa.com)  
[admin@kellyyourvirtualpa.com](mailto:admin@kellyyourvirtualpa.com)  
 07922 197614

## VOCAL ARTIST

**The Musical Hat**  
[www.themusicalhat.com](http://www.themusicalhat.com)  
[Hilary@themusicalhat.com](mailto:Hilary@themusicalhat.com)  
 07726 271240

## WEBSITES & MEMBERSHIPS

**Ready Steady Websites**  
<https://bit.ly/3Fa0CMF>



## WEBSITES & MEMBERSHIPS



**Simplero**  
 Membership sites  
<https://bit.ly/3w0YjHv>

## WILL WRITING & LPAs

**SLS Wills & More**  
[www.slswillsandmore.co.uk](http://www.slswillsandmore.co.uk)  
[info@slswillsandmore.co.uk](mailto:info@slswillsandmore.co.uk)  
 01304 577998



## WRITING SERVICES



**JP Writing Services**  
[www.Jpwritingervices.co.uk](http://www.Jpwritingervices.co.uk)  
[joanne@jpwritingervices.co.uk](mailto:joanne@jpwritingervices.co.uk)  
 07596719763

## PEST PURGE

PEST CONTROL

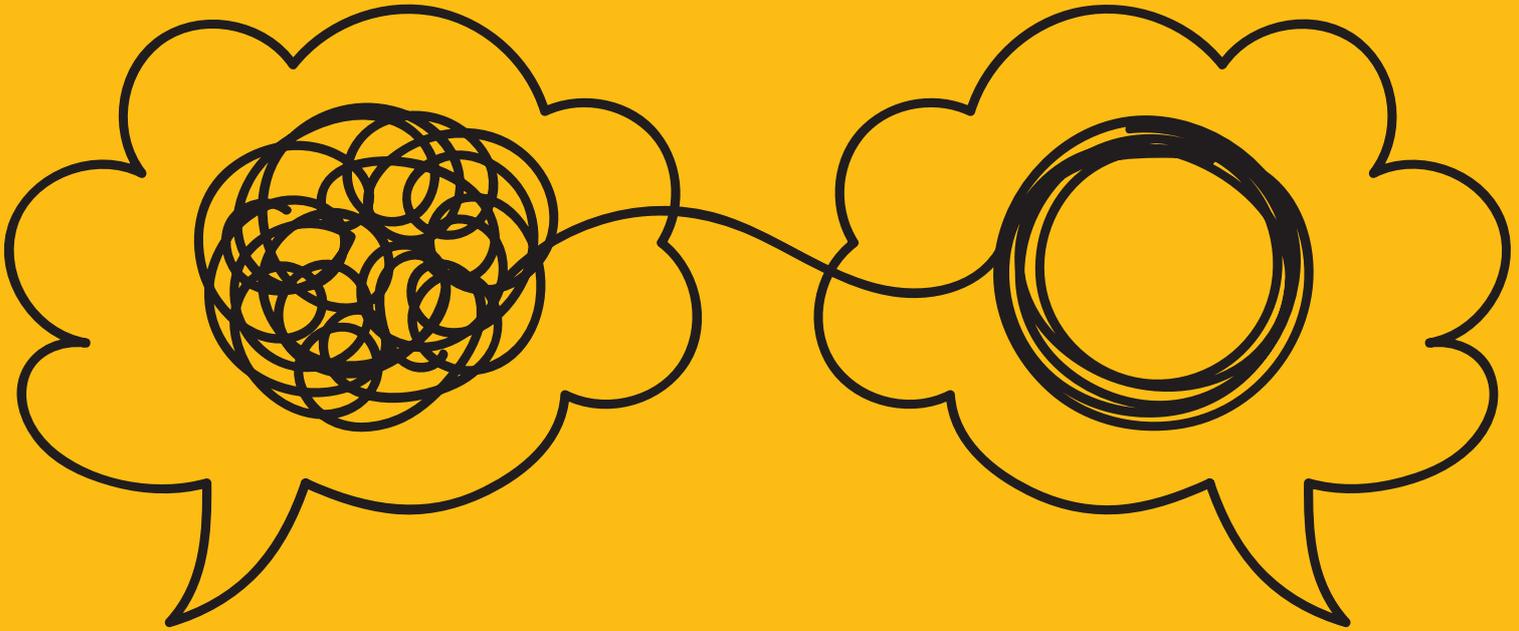
### For All You Pest Problems

Pest Purge offer a same day, cost-effective, accredited pest control service that you can trust and rely upon. We are fully-trained pest and vermin controllers with experience of solving domestic, commercial and rural pest problems.

**No Job Too Small!  
 Same Day Support.**

**Call Now**  
**01622 842481 / 07546 236919**

Struggling to make sense of your business?



Making the move from employed to self employed is fantastic but is often overwhelming, stressful and chaotic. If that's you, then we'd love to have a chat and see how we can help bring calm and a better work/life balance so that you enjoy your business and get the rewards that you deserve.

Visit our website to find out more.  
[www.sallymarshallgroup.co.uk](http://www.sallymarshallgroup.co.uk)